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UNITED STATES BANKRUPTCY COURT
SAN FRANCISCO, CA

Gary L. Hagerman
Jeanne V. Hagerman
Banning, CA 92220
December 18, 2019

Judge Montali
US Bankruptcy Court, Mailbox 36099
450 Golden Gate Avenue
San Francisco CA 94102

RE: Case Number 19-3088-DM

Your Honor

We are writing to ask you to please consider the plight of the victims/survivors of the 2018 Camp Fire over every other entity when deciding on the bankruptcy of PG&E.

My husband and I were both California Public School Teachers. We worked hard during our careers to be able to afford a modest home in Magalia, CA., for our retirement years. It was everything we ever dreamed of and we would have lived there for the rest of our lives.

Due to our advanced age and our income being only our retirement, we cannot qualify for any type of home loan. We were also unknowingly underinsured and are left owing \$54,000 which we do not have. We basically live from paycheck and have no savings.

We both disagree vehemently with the settlement offered by PGE for the survivors. The amount of money offered is too little to make us whole. We aren't asking to be made rich just to have the life we had before the fire. Adding into the amount offered the costs from FEMA and the two unrelated fires makes what survivors will receive even less. Those two fires should be on their own cases, not ours.

We feel that PG&E giving \$22 million to the insurance companies is just wrong. This money will be given over to hedge funds, who will be making millions because they bought those policies dirt cheap. Approving this will be putting more money back into the hands of those who like PG&E like to profit in any way they can with no regard to human life or human welfare.

Insurance companies are "risk" companies. They make their money assuming risk for people property and lives. They rarely pay out much and so most of their income is profit. When they insured our properties they knew up front what could happen if a fire

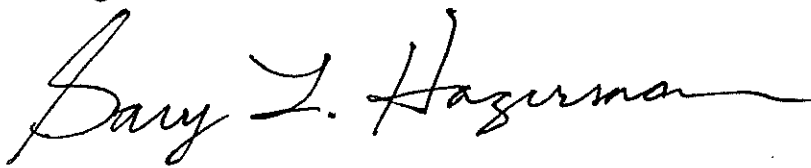
started in the area. If there is going to be a settlement between PG&E and the insurance companies please have them be the ones to accept PG&E stock. Since the insurance companies and those who bought out these claims are taking a risk by buying those claims they should be the ones who accept risky stock.

Once again PG&E is giving money to those who could come to their aid in the future and showing no regard for survivors and what we have not only been through but are still going through. There are many survivors living on the streets, in tents, in inhabitable trailers, in their vehicles. Others are staying with family and/or friends until they can find a new direction which will be sorely limited if PG&E does not compensate the survivors fairly. Giving us risky stock in a company that has not proved itself to be self sustainable is not good for survivors. We need to be able to receive our money fully and without it being caught up in any wrangling by PGE and more lawyers. If you approve this settlement you are sentencing a group of mostly hardworking middle class people to poverty. In the case of my husband and myself, who have been good public servants, who have shown ourselves to be stable hard working people, who dedicated our live to the education of California's children. We do not deserve to live the remainder of our lives, through no fault of our own, in poverty.

Also, we heard early on that you were considering capping the lawyer fees at 20%. We would greatly appreciate if you would do that.

Thank you for your consideration,

Gary L. Hagerman

A handwritten signature in black ink that reads "Gary L. Hagerman". The signature is written in a cursive style with a long, sweeping horizontal line at the end.

Jeanne V. Hagerman

A handwritten signature in black ink that reads "Jeanne V. Hagerman". The signature is written in a cursive style with a large, stylized "J" at the beginning.

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